

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Janet J. Wade**  
Debtor(s)

Bankruptcy Case No.: 18-21858-GLT  
Issued Per 6/13/2019 Proceeding  
Chapter: 13  
Docket No.: 52 - 44  
Concil. Conf.: June 13, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 1, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jun. 13, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

The Secured claim(s) of the following creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 10 of City CO FCU.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: June 13, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Janet J. Wade  
 Debtor

Case No. 18-21858-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db +Janet J. Wade, 301 East McIntyre Avenue, Pittsburgh, PA 15214-3324  
 cr +City & School District of Pittsburgh, Goehring, Rutter & Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES OF AMERICA 15219-6101  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES 15219-6101  
 14828300 +AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419  
 14828302 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 14828301 +Allegheny Health Network, c/o Sate Collection Services, 2509 S. Soughton Road,  
 Madison, WI 53716-3314  
 14828303 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 14870655 +City & School District of Pittsburgh, Goehring, Rutter & Boehm,  
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
 Pittsburgh, PA 15219-6101  
 14828305 +City Co Federal Credit Union, 220 Grant Street, Pittsburgh, PA 15219-2123  
 14828306 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
 14870635 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14828310 ECMC, PO Box 64909, Saint Paul, MN 55164-0909  
 14828311 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
 14828313 +Greater Police Federal Credit Pittsburgh, 1338 Chartiers Avenue, Pittsburgh, PA 15220-4800  
 14828314 Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200  
 14856553 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14828317 +Peoples Natural Gas, 375 N Shore Dr, Pittsburgh, PA 15212-5866  
 14863617 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14870627 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14828319 +TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  
 14855660 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 14828320 +Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004  
 14828321 UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14828322 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14877058 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123  
 14828323 +Van Ru Credit Corporation, 4839 N. Elston Avenue, Chicago, IL 60630-2534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14828304 +E-mail/Text: kburkley@bernsteinlaw.com Jun 14 2019 02:57:45 Bernstein -Burkley, PC,  
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 14828307 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 14 2019 02:56:42 Comenity/Express,  
 PO Box 182789, Columbus, OH 43218-2789  
 14828308 E-mail/Text: mrdiscen@discover.com Jun 14 2019 02:56:22 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19850-5316  
 14831928 E-mail/Text: mrdiscen@discover.com Jun 14 2019 02:56:22 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14828309 +E-mail/Text: kburkley@bernsteinlaw.com Jun 14 2019 02:57:45 Duquense Light Company,  
 411 Seventh Ave, Pittsburgh, PA 15219-1942  
 14880852 +E-mail/Text: kburkley@bernsteinlaw.com Jun 14 2019 02:57:45 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14878811 E-mail/Text: bkr@cardworks.com Jun 14 2019 02:55:42 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14868150 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 14 2019 02:57:08 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14828315 +E-mail/Text: bkr@cardworks.com Jun 14 2019 02:55:42 Merrick Bank, 10705 S. Jordan Street,  
 Suite 200, South Jordan, UT 84095-3977  
 14828316 +E-mail/Text: bankruptcy@oliphantfinancial.com Jun 14 2019 02:57:10 Oliphant Financial, LLC,  
 2601 Cattleman Road, Suite 300, Sarasota, FL 34232-6231  
 14875646 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 14 2019 03:14:11  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14829692 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 14 2019 02:53:18  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14878810 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 14 2019 02:57:24 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999  
 14878320 E-mail/Text: bnc-quantum@quantum3group.com Jun 14 2019 02:56:48  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14828318 +E-mail/PDF: gecsedirecoverycorp.com Jun 14 2019 02:52:33 SYNCB/Ashley Home Stores,  
 PO Box 965036, Orlando, FL 32896-5036  
 14881744 +E-mail/Text: bncmail@w-legal.com Jun 14 2019 02:57:21 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jun 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14832935 +E-mail/Text: bankruptcy@huntington.com Jun 14 2019 02:57:05 The Huntington National Bank,  
3 Cascade Plaza-CAS056, Akron OH 44308-1124

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Lease Trust  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14828312\* +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Debtor Janet J. Wade julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9